

02-12-04 Afi 3628

PTO/SB/21 (08-03)

TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	09/307,485
		Filing Date	May 10, 1999
		First Named Inventor	Chin, Stephen
		Art Unit	3628
		Examiner Name	Pwu, Jeffrey C.
Total Number of Pages in This Submission	22	Attorney Docket Number	020375-002900US

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input checked="" type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard Appendices A & B
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

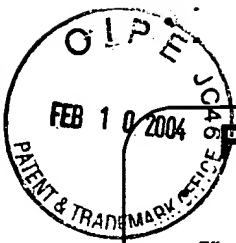
RECEIVED

FEB 18 2004

GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Townsend and Townsend and Crew LLP Thomas D. Franklin Reg. No. 43,616
Signature	
Date	February 10, 2004

CERTIFICATE OF MAILING		
Express Mail Label: EV 325766785 US		
I hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date February 10, 2004 and is addressed to:		
MAIL STOP: Appeal Brief - Patents, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450		
Typed or printed name	Cindy Bennett	
Signature		Date
		February 10, 2004

**FEE TRANSMITTAL
for FY 2004**

Effective 10/01/2003. Patent fees are subject to annual revision.

☐ Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT (\$)** 0

Complete if Known

Application Number	09/307,485
Filing Date	May 10, 1999
First Named Inventor	Chin, Stephen
Examiner Name	Pwu, Jeffrey C.
Art Unit	3628
Attorney Docket No.	020375-002900US

RECEIVED

FEB 18 2004

GROUP 3600**METHOD OF PAYMENT (check all that apply)**☐ Check ☐ Credit Card ☐ Money Order ☐ Other ☐ None☒ Deposit Account:Deposit
Account
Number

20-1430

Deposit
Account
Name

Townsend and Townsend and Crew LLP

The Director is authorized to: (check all that apply)

☒ Charge fee(s) indicated below ☒ Credit any overpayments☒ Charge any additional fee(s) or any underpayment of fee(s)☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.**FEE CALCULATION****1. BASIC FILING FEE**

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
1001	770	2001	385	Utility filing fee	
1002	340	2002	170	Design filing fee	
1003	530	2003	265	Plant filing fee	
1004	770	2004	385	Reissue filing fee	
1005	160	2005	80	Provisional filing fee	

SUBTOTAL (1)

(\$)

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

		Extra Claims		Fee from below	Fee Paid
Total Claims	**	=			
Independent Claims		=			
Multiple Dependent		X			

Large Entity		Small Entity		Fee Description
Fee Code	Fee (\$)	Fee Code	Fee (\$)	
1202	18	2202	9	Claims in excess of 20
1201	86	2201	43	Independent claims in excess of 3
1203	290	2203	145	Multiple dependent claim, if not paid
1204	86	2204	43	** Reissue independent claims over original patent
1205	18	2205	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2)

(\$)

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
1051	130	2051	65	Surcharge - late filing fee or oath	
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet.	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	110	2251	55	Extension for reply within first month	
1252	420	2252	210	Extension for reply within second month	
1253	950	2253	475	Extension for reply within third month	
1254	1,480	2254	740	Extension for reply within fourth month	
1255	2,010	2255	1,005	Extension for reply within fifth month	
1401	330	2401	165	Notice of Appeal	
1402	330	2402	165	Filing a brief in support of an appeal	0
1403	290	2403	145	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	110	2452	55	Petition to revive - unavoidable	
1453	1,330	2453	665	Petition to revive - unintentional	
1501	1,330	2501	665	Utility issue fee (or reissue)	
1502	480	2502	240	Design issue fee	
1503	640	2503	320	Plant issue fee	
1460	130	1460	130	Petitions to the Commissioner	
1807	50	1807	50	Petitions related to provisional applications	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	
1809	770	2809	385	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810	770	2810	385	For each additional invention to be examined (37 CFR § 1.129(b))	
1801	770	2801	385	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited examination of a design application	

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid **SUBTOTAL (3)**

(\$)0

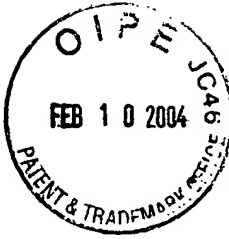
SUBMITTED BY

Complete (if applicable)

Name (Print/Type)	Thomas D. Franklin	Registration No. (Attorney/Agent)	43,616	Telephone	303-571-4000
Signature		Date	February 10, 2004		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

#22 cw
2-25-04



Express Mail Label No. EV 325766785 US

Date of Deposit February 10, 2004

PATENT

Attorney Docket No.: 020375-002900US

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

MAIL STOP: Appeal Brief - Patents

Assistant Commissioner for Patents
Washington, D.C. 20231

TOWNSEND and TOWNSEND and CREW LLP

By: 

Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS

In re application of:

Stephen Chin

Application No.: 09/307,485

Filed: May 10, 1999

For: INTERNET-BASED MONEY
ORDER SYSTEM

Examiner: Pwu, Jeffrey C.

Art Unit: 3628

APPELLANT'S BRIEF UNDER
37 CFR §1.192

RECEIVED

FEB 18 2004

GROUP 3600

MAIL STOP: Appeal Brief - Patents

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Appellant offers this brief in furtherance of the Notice of Appeal mailed on December 10, 2003 in the above-referenced case. This brief is submitted in triplicate as required by 37 CFR 1.192(a)

REAL PARTY IN INTEREST:

First Data Corporation and BidPay.com, Inc. are the real parties in interest for this appeal.

RELATED APPEALS AND INTERFERENCES:

No other appeals or interferences are known which will directly affect, are directly affected by, or have a bearing on the board decision of the pending appeal.

STATUS OF CLAIMS:

Claims 1-27 are currently pending in the application, but only claims 5-15 and 27 stand expressly rejected by the Examiner. As explained in this and the following sections, the status of claims 1-27 is unclear. It is not clear if claims 1-4 and 16-26 were withdrawn in the Office Action mailed September 10, 2003 as the restriction was neither made final nor were the specific reasons for traverse disputed in the DETAILED ACTION. The text in paragraph 1 of DETAILED ACTION is contrasted by the Office Action Summary that indicates claims 1-4 and 16-26 are withdrawn. As the restriction was not made final in the DETAILED ACTION and no reasons were given for the restriction being proper, Appellant presumes claims 1-4 and 16-26 are not withdrawn for the purposes of this appeal. Section 821.01 of the MPEP, Original Eighth Edition August 2001, Latest Revision February 2003, backs this interpretation of the September 10, 2003 Office Action.

Claims 1-27 are believed improperly rejected and are the subject of this appeal. A copy of the claims as rejected is attached as Appendix A.

STATUS OF AMENDMENTS:

The status of claims 1-11, 26 and 27 is also somewhat unclear. An amendment was filed on December 10, 2003, which was before a final office action and on the same date of the notice of appeal. A check of the private PAIR system on February 9, 2004 give no insight as to whether the amendment was acted upon despite nearly two months passing. See Exhibit B. This Appeal further presumes such amendment was entered even though the Office has not acknowledged the same.

SUMMARY OF THE INVENTION:

In one embodiment, the claimed invention relates to purchasing a money order via the internet 12. See Application, Fig. 1. A money order system 100 can generate the money orders. A user or buyer 14 can contact the money order system 100 through the internet 12 when desiring to purchase a money order in a predefined amount. See Id., page 5, second full paragraph. Information required to purchase the money order is transmitted to the money order system 100 via the internet 12. See Id., page 5, last paragraph. In this embodiment, the information includes at least a user identification, a receiver identification and an amount of the money order. Id. The money order is generated from the money order system 100 upon receipt of the information. The generated money order is sent to the intended receiver or buyer 14. See Id., page 6, lines 21-26.

Another embodiment uses the money order features for a purchase in an internet auction. See Id., page 3, lines 11-16. The bid is awarded to the buyer via the auction site 10 or some other financial transaction is negotiated between buyer and seller. See Id., Fig. 3, step 200.

After the award, the buyer 14 contacts another web site 100 for the money order. Information on the purchase is passed to that other web site 100. See Id., Fig. 3, step 208. The money order is generated and delivered to the seller 14. See Id., Fig. 3, steps 216 and 218. The seller 14 delivers the goods to the buyer 14.

Other embodiments and embellishments are possible for the invention. For example, the buyer or seller could be sent a message after the money order is sent, authorized and/or fulfilled. See Id., page 4, lines 20-28 and Fig. 3, step 220. Some embodiments create a stored value account in the money order system 100. See Id., page 6, lines 5-12. Payments for money orders can be deducted from this account. Other embodiments could ship the goods after the money order is sent, but before it is received. See Id., page 4, lines 23-28.

ISSUES:

Issue I: Whether under 35 U.S.C. § 102(e) claims 5-15 and 27 are anticipated by cited portions of U.S. Patent No. 6,260,024 issued to Shkedy (hereinafter "Shkedy"). Paragraph 6 of the Office Action, mailed September 10, 2003, describe the Examiner's current position on this issue.

Issue II: Whether claims 1-4 and 16-26 are allowed as no rejection is provided for these claims. The Examiner's position on these claims was expressed in the Restriction Requirement mailed June 2, 2003, but paragraph 1 of the Office Action mailed September 10, 2003 did not make final the Restriction and did not address the extensive traverse in the response filed June 25, 2003.

GROUPING OF THE CLAIMS:

Appellant submits that the claims do not stand or fall together for the reasons set forth in the Argument section. For the purposes of this appeal, the claims are grouped as follows:

Group I: Claims 5-10 stand or fall together.

Group II: Claims 11-15 stand or fall together.

Group III: Claim 27 stands alone.

Group IV: Claims 1-4 and 16-26 stand or fall together.

Although certain claims are grouped above to stand or fall together, Appellant reserves the right outside the context of this appeal to argue independent patentability of any grouped claims.

ARGUMENT

I. Issue I, Group I: Anticipation Rejection of Claims 5-10

Claim 5 and, by implication, claims 6-10 are rejected under 35 U.S.C. §102(e) as being anticipated by anticipated by cited portions of U.S. Patent No. 6,260,024 issued to Shkedy (hereinafter "Shkedy"). For this rejection to be proper, Shkedy "must teach or suggest each aspect of the claimed invention either explicitly or impliedly." See MPEP, Original Eighth Edition, August, 2001, §706.02. Appellant respectfully disagrees with the rejection based upon Shkedy as several limitations of Claim 5 are not taught or suggested by Shkedy. More specifically, Shkedy fails to teach or suggest: (1) awarding a bid to a buyer; (2) printing a money order in an automated manner; (3) initiating physical delivery of the money order to the

seller; and, (4) initiating physical delivery of the goods after printing of the money order. For at least these reasons, Appellant appeals the rejection of claims 5-10.

Shkedy relates to a reverse auction process where buyers specify the maximum price (Shkedy, col. 5, lines 43-45) and bids are awarded to the *seller* (Id., col. 6, lines 29-30). Shkedy indicates that money orders are one form of payment, but Applicants interpret Shkedy to mean that buyers can fund their buyer account 297 with a money order. See Id., col. 6, lines 36-40 and 54-58. Nothing in Shkedy indicates that the seller can be paid with a money order printed and delivered to the seller.

Shkedy fails to teach or suggest awarding a bid to a buyer. The Office Action mailed September 10, 2003 cites reference designator 245 and col. 18, line 37 through col. 19, line 56 for this proposition, but such reliance is believed unfounded. As a reverse auction, Shkedy awards bids to the *seller* instead of the buyer. Id., col. 6, lines 29-30. A buyer only specifies a maximum price. Id., col. 5, lines 43-45.

Further, Shkedy fails to teach or suggest printing a money order in an automated manner. The Office Action mailed September 10, 2003 cites col. 20, lines 1-45 for this proposition, but such reliance is believed unfounded. In the cited passage, there is simply no teaching or suggestion of printing a money order in an automated manner.

Also, Shkedy fails to teach or suggest initiating physical delivery of the money order to the seller. The Office Action mailed September 10, 2003 cites col. 20, line 44 for this proposition, but such reliance is believed unfounded. Although postal mail is mentioned, as the Examiner correctly notes, it is not clear for what purpose postal mail would be used. There is no teaching or implication that the postal mail is used to send a money order as claimed.

Shkedy fails to teach or suggest initiating physical delivery of the goods after printing of the money order. The Office Action mailed September 10, 2003 cites col. 20, lines 10-45 for this proposition, but such reliance is also believed unfounded. There is no teaching or suggestion of printing of a money order such that Shkedy could initiate physical delivery with respect to this untaught event, namely, printing the money order.

For at least the forgoing reasons, the anticipation rejection of claims 5-10 is believed improper.

II. Issue I, Group II: Anticipation Rejection of Claims 11-15

Claim 11 and, by implication, claims 11-15 are rejected under 35 U.S.C. §102(e) as being anticipated by anticipated by cited portions of U.S. Patent No. 6,260,024 issued to Shkedy (hereinafter "Shkedy"). For this rejection to be proper, Shkedy "must teach or suggest each aspect of the claimed invention either explicitly or impliedly." See MPEP, Original Eighth Edition, August, 2001, §706.02. Appellant respectfully disagrees with the rejection based upon Shkedy as the Office Action mailed on September 10, 2003 does not even put forth a basic argument for rejecting the system claim 11-15. Curiously, only the argument modeled after the method claim 5 is presented.

The Office has the burden for putting forth the rejection, but countless limitations are not covered by the rejection, for example, "a money order request selection," "a money order sub-system," "a money order request," "a money order dispensing apparatus," "an automatically-generated electronic message," etc. No argument is presented as to why Shkedy anticipates these limitations such that the rejection is improperly supported. For at least the forgoing reasons, the anticipation rejection of claims 11-15 is believed improper.

III. Issue I, Group III: Anticipation Rejection of Claim 27

Claim 27 is rejected under 35 U.S.C. §102(e) as being anticipated by anticipated by cited portions of U.S. Patent No. 6,260,024 issued to Shkedy (hereinafter "Shkedy"). For this rejection to be proper, Shkedy "must teach or suggest each aspect of the claimed invention either explicitly or impliedly." See MPEP, Original Eighth Edition, August, 2001, §706.02. Appellant respectfully disagrees with the rejection based upon Shkedy as the Office Action mailed on September 10, 2003 does not even put forth a basic argument for rejecting claim 27. Oddly, only the argument modeled after claim 5 is presented.

The Office has the burden for putting forth the rejection, but countless limitations are not covered by the rejection. It is safe to say that claim 27 presents many limitations not found in claim 5, for example, "providing a hyper-link," "generating a message," "transmitting credit card information," etc. No argument is presented as to why Shkedy anticipates these limitations such that the rejection is improperly supported. For at least the forgoing reasons, the anticipation rejection of claims 27 is believed improper.

III. Issue II, Group IV: Claims 1-4 and 16-26 Apparently Allowed

Claims 1-4 and 16-26 are believed not withdrawn as set forth in the STATUS OF CLAIMS section above. As the Office Action of September 10, 2003 does not go final on the restriction requirement or address the specific reasons for traverse, it is believed that these claims should have been considered in the Office Action. Section 821.01 of the MPEP, Original Eighth Edition August 2001, Latest Revision February 2003, suggests going final and providing explanation should be done in the Office Action following a Restriction Requirement. For at least this reason, allowance of these unrejected claims is respectfully requested.

CONCLUSION:

Appellant believes that the above discussion is fully responsive to all grounds of rejection set forth in the Office Action dated September 10, 2003 not already addressed in the amendment filed on that same day. As this is the second appeal brief filed for the present case, the normal fee of \$320 is not required, pursuant to 37 C.F.R. §1.17(c). If this understanding is incorrect, please debit deposit account 20-1430 with any fees that may be due in association with the filing of this Brief. This Brief is submitted in triplicate.


If for any reason the Examiner believes a telephone conference would in any way expedite resolution of the issues raised in this appeal, the Examiner is invited to telephone the undersigned attorney at (303) 571-4000.

Respectfully submitted,

TOWNSEND and TOWNSEND and CREW LLP

Date: February 10, 2004

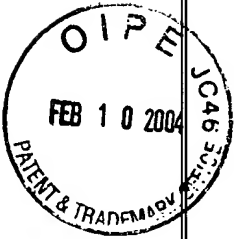
By



Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, CA 94111-3834
Telephone: (303) 571-4000
TDF:cmb

60138190 v1



APPENDIX LIST OF PENDING CLAIMS

1. A method of purchasing a money order by a user via the Internet for delivery to an intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient, comprising the steps of:

providing a money order system capable of generating money orders backed by a third party other than the user or the intended recipient;

contacting the money order system with a computing device via the Internet by the user desiring to purchase a money order in a financial amount;

transmitting information to the money order system via the Internet that is required to purchase said money order, said information including at least a user's identification, an identification of the intended receiver of the money order and the financial amount for the money order;

automatically printing a money order backed by a third party with said money order system upon receipt of said transmitted information; and

initiating physical delivery of said money order from the money order system to said intended receiver.

2. A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 1 further including the step of generating an e-mail message to at least one of said user or intended receiver of said money order that said money order has been sent to said intended receiver.

3. A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 2 further including the steps of:

transmitting credit card information associated with said user; and

RECEIVED

FEB 18 2004

GROUP 3600

electronically processing said credit card information to make available funds needed for said purchase of said money order by said user.

4. A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 2 further including the steps of:

establishing a funds account on said users behalf in said money order system, said funds account having a predetermined amount of monetary funds;

electronically deducting a predetermined amount of funds from said funds account in accordance with the amount of funds required to generate said users purchased money order.

5. A method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than a seller or a buyer in the auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction process conducted between said buyer and seller via the Internet on an Internet auction site;

contacting an Internet site for said money order system via the Internet by said buyer with a computing device after said bid is awarded to said buyer by the Internet auction site;

transmitting information to said money order system via the Internet to purchase said money order for said sale of said goods won during the auction process with the Internet auction site, said information including at least said buyer's identification, an identification of said seller and a financial amount for the money order, wherein said financial amount is related to the bid;

printing in an automated manner a money order that is backed by someone other than the buyer from said money order system upon receipt of said transmitted information from said buyer;

initiating physical delivery from money order system said generated money order to said seller; and

initiating physical delivery of said goods from said seller to buyer after said money order is printed.

6. A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 5 further including the step of providing a hyper-link in the auction site to the money order system site.

7. A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 6 further including the step of generating a message to at least one of said buyer or seller stating that said money order has been sent to said seller.

8. A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 7 further including the steps of:

transmitting credit card information associated with said buyer to said money order system Internet site; and

electronically processing said credit card information to make available funds needed for said purchase of said money order by said buyer in said money order system site.

9. A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 7 further including the steps of:

establishing a funds account on said buyers behalf in said money order system,
said funds account having a predetermined amount of monetary funds;

electronically deducting a predetermined amount of funds from said funds
account in accordance with the amount of funds required to generate said money order generated
for the buyer.

10. A method of purchasing the money order from the money order system via
the Internet for the purchase of goods purchased from an Internet-based auction transaction,
wherein the money order is guaranteed by a third party other than the seller or the buyer in the
auction transaction as recited in claim 7 further including the step of shipping the goods from
said seller to buyer prior to said sellers receipt of said money order and after said information is
transmitted from said money order system to said seller indicating that said money order is being
delivered to said seller.

11. A system participating in an auction and paying with a money order that is
backed by a third party, the system comprising:

a server configured to conduct an Internet-based auction via a web site, said
server further configured to cause to be displayed, via said web site, a money order request
selection selectable by a bidder that participated in an auction conducted via said web site; and

a money order sub-system that is accessed via said web site upon selection by the
bidder of said money order request selection, said money order sub-system configured for
processing a money order request, said processing comprising:

requesting funds for a money order transaction upon receipt of a money order
request;

upon confirmation of receipt of the requested funds, instructing a money order
dispensing apparatus to print a money order that is backed by someone other than the bidder; and

confirming to the bidder that the money order request has been fulfilled with an
automatically-generated electronic message.

12. A system participating in an auction and paying with a money order that is backed by a third party according to Claim 11 wherein said money order sub-system comprises a money order server configured to communicate with said auction server, and a processor, said money order server coupled to said processor.

13. A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said processor is programmed to request funds for a money order transaction upon receipt of a money order request by transmitting credit card information to a billing server.

14. A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said money order server is further configured to communicate with a seller to confirm that a money order has been authorized.

15. A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said money order sub-system further comprises a database coupled to said processor, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

16. A money order system for processing a money order request, the money order system configured to communicate with a money order dispensing apparatus, said money order system comprising:

a server for receiving communications from and transmitting communications to a money order requestor;

a memory for storing information relating to money order transactions;

a processor coupled to said server and to said memory, said processor programmed to:

request funds for a money order transaction upon receipt of a money order request;

upon confirmation of receipt of the requested funds, instruct the money order dispensing apparatus to generate a money order before the money order is automatically sent to a recipient; and

wherein the money order is backed by a third party other than the money order requestor or the recipient.

17. A system according to Claim 16 wherein said processor is further programmed to confirm to the requestor that the money order request has been fulfilled.

18. A system according to Claim 16 wherein said memory comprises a database, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

19. A database, comprising:
data for submitting an electronic funds transfer request and based on a money order generation request from a requestor;
data on a completed electronic funds transfer;
data on delivery of a generated money order;
data on authorization of generation of a money order; and
data on a confirmation, for the requestor, of the money order authorization.

20. A method for purchasing a money order utilizing a money order system, wherein the money order system is accessible online through a wide area network, said method comprising:

submitting, to the money order system and via the wide area network, a request for a money order, the request including authorization to debit a card account, wherein the submitting step is initiated by a money order sender;

receiving confirmation by a money order sender, via the wide area network, that the money order request has been fulfilled;

issuing a money order, wherein the money order is backed by a third party other than the money order sender or a recipient; and
causing delivery of the money order to the recipient.

21. A method for purchasing a money order utilizing a money order system, wherein the money order system is accessible online through a wide area network according to Claim 20 wherein submitting a request for a money order comprises the steps of:

selecting a money order request selection on a web page;
entering data requesting the money order including information identifying an account to be debited; and
authorizing debiting the account.

22. A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party, said method comprising:

receiving, from a requestor and via a wide area network, a money order request;
requesting an electronic funds transfer upon receipt of the money order request, whereby the electronic funds transfer is used to pay for a money order;
instructing the money order dispensing apparatus to generate the money order upon receipt of the funds in response to the electronic funds transfer request, wherein the money order is backed by someone other than the requestor; and
initiating delivery of the money order after generation to a location associated with a recipient.

23. A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 wherein requesting an electronic funds transfer comprises transmitting credit card information to a billing server.

24. A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 further

comprising the step of notifying a party that is to receive the money order that the money order has been authorized.

25. A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 further comprising the step of transmitting the money order to a party.

26. A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 1, wherein the sending step is initiated by the money order system.

27. A method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than a seller or a buyer in the auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction process conducted between said buyer and seller via the Internet on an Internet auction site;

contacting said an Internet site for said money order system via the Internet by said buyer with a computing device after said bid is awarded to said buyer by the Internet auction site;

transmitting information to said money order system via the Internet to purchase said money order for said sale of said goods won during the auction process with the Internet auction site, said information including at least said buyer's identification, an identification of said seller and a financial amount for the money order, wherein said financial amount is related to the bid;

printing a money order from said money order system upon receipt of said transmitted information from said buyer;

initiating physical delivery from money order system said generated money order to said seller;

initiating physical delivery of said goods from said seller to buyer after said money order is printed;

providing a hyper-link in the auction site to the money order system site;

generating a message to at least one of said buyer or seller stating that said money order has been sent to said seller;

transmitting credit card information associated with said buyer to said money order system Internet site; and

electronically processing said credit card information to make available funds needed for said purchase of said money order by said buyer in said money order system site.

Appendix B

Search results for application number:09/307,485

Application Number:	09/307,485	Customer Number:	20350
Filing or 371(c) Date:	05-10-1999	Status:	Notice of Appeal Filed
Application Type:	Utility	Status Date:	12-16-2003
Examiner Name:	PWU, JEFFREY C	Location:	TC 3600 SPE OF GAU ASSIGNED
Group Art Unit:	3628	Location Date:	01-07-2004
Confirmation Number:	4894	Earliest Publication No:	-
Attorney Docket Number:	LNC314/97	Earliest Publication Date:	-
Class/ Sub-Class:	705/039	Patent Number:	-
First Named Inventor:	STEPHEN CHIN, NEW YORK, NY (US)	Issue Date of Patent:	-
Title Of Invention:	INTERNET-BASED MONEY ORDER SYSTEM		

Foreign Priority

Continuity Data

Publication Review

File Contents History

Number	Date	Contents Description
47	12-10-2003	Notice of Appeal Filed
46	12-16-2003	Date Forwarded to Examiner
45	12-10-2003	Response after Non-Final Action
44	09-22-2003	Information Disclosure Statement (IDS) Filed
43	09-10-2003	Mail Non-Final Rejection
42	09-08-2003	Non-Final Rejection
41	07-05-2003	Date Forwarded to Examiner
40	06-25-2003	Response to Election / Restriction Filed
39	06-02-2003	Mail Restriction Requirement
38	06-02-2003	Requirement for Restriction / Election
37	03-31-2003	Date Forwarded to Examiner
36	02-24-2003	Supplemental Response
35	02-24-2003	Information Disclosure Statement (IDS) Filed
34	02-13-2003	Case Docketed to Examiner in GAU
33	02-13-2003	Case Docketed to Examiner in GAU
32	01-23-2003	Date Forwarded to Examiner
31	01-14-2003	Response after Non-Final Action
30	10-16-2002	Mail Non-Final Rejection
29	10-15-2002	Non-Final Rejection
28	08-16-2002	Date Forwarded to Examiner
27	08-07-2002	Appeal Brief Filed
26	06-18-2002	Notice of Appeal Filed
25	06-18-2002	Request for Extension of Time - Granted
23	05-13-2002	Mail Advisory Action (PTOL - 303)
22	05-13-2002	Advisory Action (PTOL-303)
21	04-23-2002	Case Docketed to Examiner in GAU
20	04-23-2002	Case Docketed to Examiner in GAU
19	04-17-2002	Date Forwarded to Examiner
18	04-05-2002	Amendment after Final Rejection

RECEIVED

FEB 18 2004

GROUP 3600

17	02-07-2002	Mail Notice of Restarted Response Period
15	02-07-2002	Letter Restarting Period for Response (i.e. Letter re: References)
14	02-07-2002	Correspondence Address Change
13	01-10-2002	Change in Power of Attorney (May Include Associate POA)
12	12-19-2001	Mail Final Rejection (PTOL - 326)
11	12-17-2001	Final Rejection
10	10-11-2001	Date Forwarded to Examiner
9	10-01-2001	Response after Non-Final Action
8	10-01-2001	Request for Extension of Time - Granted
7	03-28-2001	Mail Non-Final Rejection
6	03-26-2001	Non-Final Rejection
5	02-13-2001	Case Docketed to Examiner in GAU
4	07-13-1999	Case Docketed to Examiner in GAU
3	06-09-1999	Application Dispatched from OIPE
2	05-28-1999	IFW Scan & PACR Auto Security Review
1	05-18-1999	Initial Exam Team nn